

## Amendments to the Claims

1. (currently amended) ~~Apparatus comprising:~~

~~a portable hand-held device including;~~

~~at least one input device;~~

~~at least one wireless communication device;~~

~~at least one processor;~~

~~at least one data store in operative connection with the at least one processor, wherein the at least one data store includes data representative of cash value;~~

~~wherein responsive to at least one to the at least one input device, the at least one processor is operative to cause the at least one wireless communication device to communicate at least one message, wherein the at least one message is operative to transfer cash value~~

A method comprising:

- (a) storing an electronic signature in memory of a portable hand-held user device,
- (b) transmitting the electronic signature from the portable hand-held user device to a merchant system via wireless communication during a transaction.

Claims 2-37 (canceled)

38. (new) The method according to claim 1 wherein the electronic signature constitutes a user-identifying signature, wherein (a) includes storing a user-identifying signature in memory of a portable hand-held user device.

39. (new) The method according to claim 38 wherein the user-identifying signature constitutes a legally binding signature.

40. (new) The method according to claim 38 wherein the user-identifying signature corresponds to a user-identifying written signature, wherein (a) includes storing a user-identifying written signature in memory of a portable hand-held user device.

41. (new) The method according to claim 40 and further comprising

(c) scanning a user-identifying written signature with a scanner device,

wherein (a) includes storing the scanned user-identifying written signature in memory of a portable hand-held user device.

42. (new) The method according to claim 1 wherein the transaction comprises a financial transaction, wherein the financial transaction requires a customer signature, wherein the electronic signature represents a customer signature, wherein (b) includes providing a customer signature.

43. (new) The method according to claim 42 wherein the financial transaction requires a customer signature and financial account information, and further comprising

(c) transmitting data representative of financial account information from the portable hand-held user device to the merchant system via wireless communication.

44. (new) The method according to claim 43 wherein the merchant system includes a memory, and further comprising

- (d) storing transaction data in the memory of the merchant system, wherein the transaction data includes the electronic signature and the data representative of financial account information.

45. (new) The method according to claim 1 wherein the portable hand-held device comprises a user card having a programmable memory, and (a) comprises storing the electronic signature in the programmable memory.

46. (new) The method according to claim 45 and further comprising storing account information in the programmable memory.

47. (new) The method according to claim 46 and further comprising operating an ATM through use of the card.

48. (new) The method according to claim 1 wherein the portable hand-held device comprises a user terminal having a processor and a memory, and wherein (a) comprises storing the electronic signature in the terminal memory.

49. (new) The method according to claim 48 wherein the electronic signature corresponds to a user-identifying written signature, wherein the user terminal comprises a display device, and further comprising displaying the user-identifying written signature on the display device.

50. (new) The method according to claim 48 and further comprising a user card having a programmable memory, and prior to (a) further comprising

(c) storing the electronic signature in the programmable memory.

51. (new) The method according to claim 50 and wherein (a) comprises transferring the electronic signature from the card to the user terminal.

52. (new) The method according to claim 1 wherein the electronic signature represents a user-identifying signature of an authorized user of a financial account, and prior to (a) further comprising

(c) electronically reproducing the user-identifying signature.

53. (new) The method according to claim 52 wherein (c) includes scanning a user-identifying written signature with a scanner device.

54. (new) The method according to claim 52 wherein the transaction is a goods or services purchase transaction involving use of the financial account in payment by the authorized user, wherein the merchant system includes a signature capture system operative to receive a transmitted electronic signature, and further comprising

- (d) receiving the transmitted electronic signature at the merchant system as payment authorization.

55. (new) The method according to claim 54. and further comprising

- (e) generating a transaction receipt having the user-identifying signature therewith.

56. (new) The method according to claim 1 wherein the merchant system includes a signature capture system and a computer system, wherein the signature capture system is operative to receive the transmitted electronic signature, wherein the computer system includes software operative to cause comparison of an actual user signature written on an electronic signature pad to a received electronic signature, and further comprising

- (c) comparing an actual user signature written on an electronic signature pad to a received electronic signature with the computer system.

57. (new) The method according to claim 56 and further comprising responsive to (c),

- (d) determining whether the signatures correspond.

58. (new) The method according to claim 57 wherein the electronic signature represents a reproduction of a user-identifying written signature of an authorized user of a financial card, and further comprising

- (e) determining whether a user of a card is an authorized user of the card.

59. (new) The method according to claim 1 wherein the electronic signature represents a reproduction of a written signature of an authorized user of a card, wherein the card has a visible signature written thereon, and further comprising

- (c) displaying the written signature reproduction through a display device,
- (d) comparing the visible signature written on the card to the displayed signature.

60. (new) The method according to claim 1 wherein the portable hand-held device comprises a portable phone having memory, wherein (a) comprises storing the electronic signature in the portable phone memory, and wherein (b) comprises transmitting the electronic signature from the portable phone.

61. (new) A method comprising:

- (a) storing a user-identifying electronic signature in a memory of a portable hand-held user device,
- (b) transmitting the electronic signature from the portable hand-held device,
- (c) receiving the transmitted electronic signature at a merchant system via wireless communication with the portable hand-held device,
- (d) providing an actual written user signature,
- (e) comparing the electronic signature received in (c) to the actual written user signature provided in (d),
- (f) responsive to the signatures in (e) substantially corresponding, approving a transaction.

62. (new) The method according to claim 61 wherein (e) includes operating a computer system to compare the electronic signature received in (c) to the actual written user signature provided in (d), wherein the computer system including software operative to cause the comparison.

63. (new) The method according to claim 62 wherein (d) includes writing on an electronic signature pad.



64. (new) The method according to claim 61 and further comprising

(g) scanning a user-identifying written signature with a scanner device,

wherein (a) includes storing the scanned user-identifying written signature.

65. (new) Apparatus comprising:

a portable hand-held user device including a memory,

wherein the memory has stored therein an electronic signature,

wherein the portable hand-held user device is operative to transmit the electronic signature,

a merchant system,

wherein the merchant system is operative to receive a transmitted electronic signature from the portable hand-held user device via wireless communication during a transaction.

66. (new) The apparatus according to claim 65 wherein the portable hand-held device comprises a user card having a programmable memory, and wherein the programmable memory has stored therein the electronic signature.

67. (new) The apparatus according to claim 66 wherein the programmable memory has stored therein financial account information.

68. (new) The apparatus according to claim 67 wherein the card is operative to cause operation of an ATM.

69. (new) The apparatus according to claim 65 wherein the electronic signature corresponds to a user-identifying written signature, wherein the portable hand-held device comprises a user terminal having a processor and a display device, and wherein the display device is operative to display the user-identifying written signature.

70. (new) The apparatus according to claim 65 wherein the portable hand-held device comprises a portable phone.

71. (new) The apparatus according to claim 65 wherein the merchant system includes a signature capture system and a computer system,

wherein the signature capture system is operative to receive a transmitted electronic signature,

wherein the computer system includes software,

wherein the software is operative to cause comparison of an actual user signature written on an electronic signature pad to a received electronic signature.

72. (new) The apparatus according to claim 71

wherein the electronic signature represents a reproduction of a user-identifying written signature,

wherein the merchant system includes an electronic signature pad operative to receive signature written thereon by a user,

wherein the signature pad is in operative connection with the computer system,

wherein the computer system is operative to compare a signature written on the electronic signature pad to a received user-identifying written signature.

73. (new) The method according to claim 72 wherein the merchant system is operative to accept a transmitted user-identifying written signature as payment authorization responsive to correspondence of compared signatures.